

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: SCOTT A. DOBRATZ	§	Case No. 08-73031
KIMBERLY B. DOBRATZ	§	
	§	
Debtors	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/19/2008.
- 2) The plan was confirmed on 02/27/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/07/2012.
- 5) The case was completed on 01/03/2013.
- 6) Number of months from filing or conversion to last payment: 51.
- 7) Number of months case was pending: 54.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$32,594.79.
- 10) Amount of unsecured claims discharged without full payment: \$17,868.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 53,285.00	
Less amount refunded to debtor	\$ 47.47	
NET RECEIPTS		\$ 53,237.53

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,340.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 3,194.29	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 5,534.29
Attorney fees paid and disclosed by debtor:	\$ 1,658.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
MACEY BANKRUPTCY LAW, PC	Lgl	3,500.00	3,998.00	3,998.00	2,340.00	0.00
CITIFINANCIAL MORTGAGE	Sec	3,000.00	3,000.00	3,000.00	3,000.00	0.00
FORD MOTOR CREDIT CORP	Sec	8,307.86	8,307.86	8,307.86	8,307.86	649.11
FORD MOTOR CREDIT CORP	Uns	0.00	0.00	0.00	0.00	0.00
MIDWEST TITLE LOANS	Sec	2,281.00	1,190.00	1,190.00	1,190.00	65.09
AMERICAN NATIONAL BANK OF	Sec	10,421.00	10,567.29	10,421.00	10,421.00	1,947.68
AMERICAN NATIONAL BANK OF	Uns	0.00	0.00	146.29	146.29	0.00
ABN AMRO MORTGAGE GROUP	Uns	0.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	2,432.00	2,406.64	2,406.64	2,406.64	0.00
ASSET ACCEPTANCE CORP	Uns	2,654.00	2,672.95	2,672.95	2,672.95	0.00
BK OF AMER	Uns	0.00	NA	NA	0.00	0.00
BK OF AMER	Uns	0.00	NA	NA	0.00	0.00
BK OF AMER	Uns	0.00	NA	NA	0.00	0.00
CAPITAL 1 BANK	Uns	2,436.00	NA	NA	0.00	0.00
ECAST SETTLEMENT	Uns	1,431.00	1,460.59	1,460.59	1,460.59	0.00
ECAST SETTLEMENT	Uns	574.00	598.05	598.05	598.05	0.00
CAPITAL ONE AUTO FINANCE	Uns	0.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Uns	0.00	1,024.66	1,024.66	1,024.66	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
COTTONWOOD FINANCIAL	Uns	957.00	959.82	959.82	959.82	0.00
CHECKS FOR CASH	Uns	384.00	NA	NA	0.00	0.00
CITIBANK	Uns	0.00	NA	NA	0.00	0.00
CITIBANK / SEARS	Uns	0.00	NA	NA	0.00	0.00
CITIBANK / SEARS	Uns	0.00	NA	NA	0.00	0.00
CITIFINANCIAL	Uns	0.00	NA	NA	0.00	0.00
CITIFINANCIAL	Uns	0.00	NA	NA	0.00	0.00
CITIZENS FIN	Uns	0.00	NA	NA	0.00	0.00
COMMERCE BK	Uns	0.00	NA	NA	0.00	0.00
CONSECO FINANCE	Uns	0.00	NA	NA	0.00	0.00
FASHION BUG / SOANB	Uns	0.00	NA	NA	0.00	0.00
FUM / CBSD	Uns	0.00	NA	NA	0.00	0.00
GEMB / OLD NAVY	Uns	0.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Uns	1,394.00	1,415.16	1,415.16	1,415.16	0.00
LVNV FUNDING LLC	Uns	792.00	804.05	804.05	804.05	0.00
GEMB / KS MERCHANDISE	Uns	0.00	NA	NA	0.00	0.00
GEMB / AMERTV	Uns	0.00	NA	NA	0.00	0.00
GEMB / SELECT COMFORT	Uns	0.00	NA	NA	0.00	0.00
GREEN TREE SERVICING	Uns	0.00	NA	NA	0.00	0.00
HERITAGE CU	Uns	0.00	NA	NA	0.00	0.00
HOLLYWOOD VIDEO	Uns	50.00	NA	NA	0.00	0.00
HSBC / ORCHARD BK	Uns	334.00	NA	NA	0.00	0.00
II DESIGNATE	Uns	0.00	NA	NA	0.00	0.00
JC PENNEY	Uns	0.00	NA	NA	0.00	0.00
CHASE BANK USA NA	Uns	130.00	130.66	130.66	130.66	0.00
LANE BRYANT	Uns	0.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Uns	33.00	33.63	33.63	33.63	0.00
MUTUAL MANAGEMENT SERVICES	Uns	140.00	175.00	175.00	175.00	0.00
NATIONAL CITY MORTGAGE	Uns	0.00	NA	NA	0.00	0.00
NBGL - YOUNKER	Uns	0.00	NA	NA	0.00	0.00
NICOR GAS	Uns	0.00	NA	NA	0.00	0.00
R & B RECEIVABLES MGMT	Uns	235.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICE /	Uns	1,005.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICE /	Uns	475.00	NA	NA	0.00	0.00
ROCKFORD MERCANTILE AGENCY	Uns	588.00	1,358.31	1,358.31	1,358.31	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
ROCKFORD MERCANTILE	Uns	205.00	NA	NA	0.00	0.00
ROCKFORD MERCANTILE	Uns	0.00	NA	NA	0.00	0.00
ROCKFORD MERCANTILE	Uns	0.00	NA	NA	0.00	0.00
ROCKFORD RADIOLOGY ASSOC	Uns	369.00	NA	NA	0.00	0.00
ROGER K JOHNSON MD	Uns	59.00	NA	NA	0.00	0.00
SAINT ANTHONY MEDICAL	Uns	200.00	NA	NA	0.00	0.00
SWEDISH AMERICAN HOSPITAL	Uns	200.00	366.79	366.79	366.79	0.00
MUTUAL MANAGEMENT SERVICES	Uns	236.00	295.00	295.00	295.00	0.00
EAST BAY FUNDING	Uns	787.00	787.98	787.98	787.98	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Uns	973.00	1,058.26	1,058.26	1,058.26	0.00
TRIBUTE / FBOFD	Uns	0.00	NA	NA	0.00	0.00
US BANK	Uns	0.00	NA	NA	0.00	0.00
WACHOVIA DEALER SERVICES	Uns	5,345.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL	Uns	0.00	4,314.96	0.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Uns	0.00	4,800.92	4,800.92	4,800.92	0.00
WFNB / TSA	Uns	0.00	NA	NA	0.00	0.00
WILLIAM & LAURIE JANSSEN	Uns	1,284.00	NA	NA	0.00	0.00
WORLDWIDE ASSET PURCHASING	Uns	687.00	NA	NA	0.00	0.00
ZENITH ACQUISITION	Uns	4,800.00	NA	NA	0.00	0.00
NATIONAL CAPITAL MANAGEMENT	Uns	0.00	763.55	763.55	763.55	0.00
LVNV FUNDING LLC	Uns	0.00	484.63	484.63	484.63	0.00
HSBC BANK N/A	Uns	0.00	379.56	379.56	379.56	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 3,000.00	\$ 3,000.00	\$ 0.00
Debt Secured by Vehicle	\$ 9,497.86	\$ 9,497.86	\$ 714.20
All Other Secured	\$ 10,421.00	\$ 10,421.00	\$ 1,947.68
TOTAL SECURED:	\$ 22,918.86	\$ 22,918.86	\$ 2,661.88
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 22,122.50	\$ 22,122.50	\$ 0.00

Disbursements:

Expenses of Administration	\$ 5,534.29	
Disbursements to Creditors	\$ 47,703.24	
TOTAL DISBURSEMENTS:		\$ 53,237.53

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 03/28/2013

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.